

1. **Payment of Principal and Interest.** Borrower shall pay to Lender the principal and interest on the Note as provided in the Note and the terms and conditions of any Future Advances secured by this Mortgage.

2. **Funds for Taxes and Insurance.** Subject to applicable law, Lender may, at its option, apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may also charge the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may also charge the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may also charge the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may also charge the Funds to pay said taxes, assessments, insurance premiums and ground rents.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraph 1 and 2 hereof shall be applied by Lender first to the payment of any taxes, assessments, insurance premiums and ground rents due on the Property, then to the payment of the principal of the Note, and then to the interest and principal of any Future Advances.

4. **Charges; Liens.** Borrower shall be responsible for all taxes, assessments, insurance premiums and ground rents attributable to the Property which are due or become due at any time during the term of this Mortgage, and for all other charges, assessments, taxes, insurance premiums and ground rents which are due or become due at any time during the term of this Mortgage, and for all other charges, assessments, taxes, insurance premiums and ground rents which are due or become due at any time during the term of this Mortgage.

5. **Hazard Insurance.** Borrower shall maintain in full force and effect a hazard insurance policy covering the Property, insuring the same against fire, lightning, explosion, windstorm, hail, theft, vandalism, riot, civil commotion, war, nuclear energy, and all other causes of loss, and shall pay the premium thereon. Lender shall be named as additional insured under such policy, and shall be entitled to receive a copy of the policy and to receive notice of any cancellation or non-renewal of the policy. Lender shall be entitled to receive notice of any cancellation or non-renewal of the policy.

6. **Preservation and Maintenance of Property; Leasholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good condition and shall maintain the same in accordance with the provisions of the Mortgage. Borrower shall be responsible for all repairs and maintenance of the Property, and shall be responsible for all costs of such repairs and maintenance. Borrower shall be responsible for all costs of such repairs and maintenance.

7. **Protection of Lender's Security.** Lender shall have the right to enter upon the Property at any time for the purpose of inspecting the same, and to take such action as may be necessary to protect its security. Lender shall be entitled to take such action as may be necessary to protect its security.

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